

SUBSTITUTE TRUSTEE'S DEED

KENNETH E. STOCKTON, SUBSTITUTE TRUSTEE
GRANTOR

TO:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
AS NOMINEE FOR DECISION ONE MORTGAGE COMPANY, LLC,
GRANTEE

WHEREAS, on February 12, 2004, Jason Craft and Cisley Craft executed a Deed of Trust to Equity Title and Escrow Co., as Trustee, with Mortgage Electronic Registration Systems, Inc. as Nominee for Decision One Mortgage Company, LLC being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary of a certain indebtedness therein mentioned and described, which Deed of Trust is of record in Book 1942, Page 370 of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc. as Nominee for Decision One Mortgage Company, LLC, the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth E. Stockton as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated June 7, 2005 and recorded in Book 2296, Page 634 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option in such case provided, and having declared the entire unpaid balance of said indebtedness immediately due and payable, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to execute the same by sale of the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, between the hours of 11:00 o'clock in the forenoon and 4:00 o'clock in the afternoon on April 14, 2006, at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

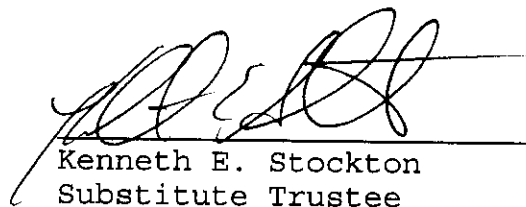
WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of Seventy Two Thousand Two Hundred Fifty Dollars and 00/100 (\$72,250.00), which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto Mortgage Electronic Registration Systems, Inc. as Nominee for Decision One Mortgage Company, LLC, the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in DeSoto County, State of Mississippi, to-wit:

Stockton

Lot 1, Section A, Carriage Hills Subdivision, located in Section 23, Township 1 South, Range 8 West as per plat thereof recorded in Plat Book 3, Pages 13-14 in the office of the Chancery Clerk of Desoto County Mississippi.

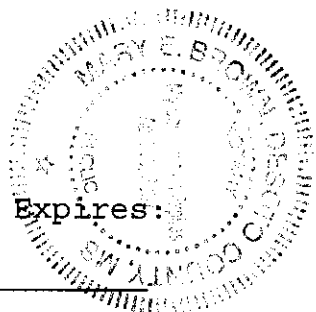
I hereby convey only such title as is vested in me as Substitute Trustee. WITNESS MY SIGNATURE, this the 14th day of April, 2006.

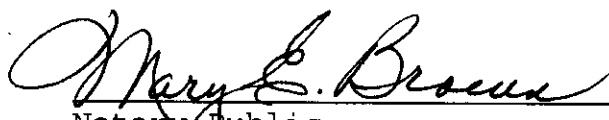

 Kenneth E. Stockton
 Substitute Trustee
 5 West Commerce Street
 Hernando, Mississippi 38632
 Telephone No. (662) 429-3469

STATE OF MISSISSIPPI)
)
 COUNTY OF De Soto) ACKNOWLEDGMENT

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Kenneth E. Stockton, who acknowledged that he signed and delivered the foregoing Substitute Trustee's Deed, being authorized so to do, on the day and date therein mentioned.

WITNESS MY SIGNATURE and seal of office this 14th day of April, 2006.




 Notary Public

My Commission Expires:

4-10-2007

GRANTOR'S ADDRESS AND TELEPHONE NUMBER:

Kenneth E. Stockton
 Substitute Trustee
 5 West Commerce Street
 Hernando, Mississippi 38632
 Telephone No. (662) 429-3469

GRANTEE'S ADDRESS AND TELEPHONE NUMBER:

Mortgage Electronic Registration Systems, Inc.
 as Nominee for Decision One Mortgage Company, LLC
 c/o HomeComings Financial Network, Inc.
 Attention: Sharmel Dawson
 9350 Waxie Way
 San Diego, California 92133
 Telephone No. (800) 750-0011

THIS DOCUMENT PREPARED BY AND AFTER RECORDING PLEASE RETURN TO:

Dyke, Henry, Goldsholl & Winzerling, P.L.C.
 415 North McKinley, Suite 555
 Little Rock, Arkansas 72205
 Telephone No. (501) 661-1000
 DHG&W No. 32572G

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

**SUBSTITUTE TRUSTEE'S
NOTICE OF SALE**

WHEREAS, on February 12, 2004, Jason Craft and Cleley Craft executed a Deed of Trust to Equity Title and Escrow Co. as Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as Nominee for Decision One Mortgage Company, LLC, which Deed of Trust was recorded in Book 1942, Page 370 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc. as Nominee for Decision One Mortgage Company, LLC, the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth E. Stockton as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated June 7, 2005 and recorded in Book 2296, Page 634 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared to be due and payable, and the legal holder of said indebtedness, Mortgage Electronic Registration Systems, Inc. as Nominee for Decision One Mortgage Company, LLC, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees, and expenses of sale.

NOW, THEREFORE, I, Kenneth E. Stockton, Substitute Trustee, will on April 14, 2006, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. and 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

Lot 1, Section A, Carriage Hills Subdivision, located in Section 23, Township 1 South, Range 8 West as per plat thereof recorded in Plat Book 3, Pages 13-14 in the office of the Chancery Clerk of DeSoto County Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as vested in me as Substitute Trustee.

WITNESS my signature on this the 9th day of March, 2006.

/s/Kenneth E. Stockton
Substitute Trustee

5 West Commerce Street
Hernando, Mississippi 38632

THIS DOCUMENT PREPARED BY:
DYKE, HENRY, GOLDSHOLL &
WINZERLING, P.L.C.

555 Plaza West - 415 North
McKinley

Little Rock, Arkansas 72205
Telephone No. (501) 661-1000

DHG&W No. 32572G

Volume No. 111 on the 17 day of Mar., 2006

Volume No. 111 on the 24 day of Mar., 2006

Volume No. 111 on the 31 day of Mar., 2006

Volume No. 111 on the 7 day of April, 2006

Volume No. _____ on the _____ day of _____, 2006

Diane Smith

Sworn to and subscribed before me, this 7 day of April, 2006

BY Judy A. Coufear

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
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